

Issue 109: INSIDER’S EDGE: Medicaid Coverage for Pregnant Women

Welcome to another edition of the *Insider’s Edge*. This week, we’re looking at a question from a reader.



Hi Ms. Marge,

I have a question about Medicaid eligibility for women who are pregnant but have not met the 5 year residency mark for Medicaid eligibility. Is there a special category for these women? What about an undocumented pregnant woman?

—Bewildered in Baltimore

Thanks, Bewildered—great question! The Medicaid coverage available to pregnant women will vary depending on the woman’s immigration status.

The Basics

Pregnant women qualify for coverage up to 264% of the federal poverty level (FPL). Medicaid covers pregnant women through 2 months of postpartum care. With the exception of undocumented individuals, the following coverage groups are used:

- P02—Pregnant Women up to 212% FPL
- P11—Pregnant Women 213% - 264% FPL

Coverage for Lawfully Residing Pregnant Women

In most cases, a non-U.S. citizen must be a “qualified” alien *and* meet the other eligibility criteria (e.g., income) in order to receive Medicaid coverage. Most qualified aliens must be lawfully present for 5 years (“the 5-year bar”) before they can be found eligible for Medicaid.

Exception for Coverage of Lawfully Residing Pregnant Women

Lawfully residing pregnant women, both qualified and non-qualified aliens, are eligible for Medicaid and are not subject to the 5-year bar under CHIPRA § 214. **Note** that the definition of “lawfully residing” is different from the definition of a “qualified alien” and includes additional groups of non-citizens.

Postpartum Coverage

Following their postpartum eligibility period, women no longer qualify for Medicaid if:

- Their income exceeds 138% FPL,
- They are a qualified alien who does not meet the 5-year bar, or
- They are a lawfully present, non-qualified alien, regardless of how long they have resided in the United States.

Women who lose their Medicaid coverage qualify for a Special Enrollment Period (SEP) and may purchase qualified health plan (QHP) coverage through Maryland Health Connection. Depending on their income, they may qualify for advanced premium tax credits (APTC) and cost-sharing reductions (CSR).

Undocumented Immigrants

Pregnant women who are not lawfully present in the United States are not eligible for Medicaid, APTC, or CSR. They cannot purchase a QHP through Maryland Health Connection even if they are willing to pay the full cost.

However, pregnant women who do not meet the immigration requirements for Medicaid, but who meet all other eligibility requirements, are eligible for emergency medical services (as under pre-ACA law) that will pay for their labor and delivery charge in addition to any emergency services. All undocumented pregnant women will be included in coverage group X02.

That's it for this week! See you next time.